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Table showing the Present Value of the Right of Dower of a Married Woman in any Real Estate, provided she survives her Husband.

BY J. INGERSOLL BOWDITCH.

Communicated by the President of the Academy.

The laws of Massachusetts, and of several other States, allow a right of dower to a married woman, provided she survives her husband, being a life-right in one third of all the real estate he at any time possesses.

In cases of insolvency, and in various other instances, it is desirable to ascertain the present value of this right. This may be done by the following table.

The table is to be entered at the top with the age of the husband, and at the side with the age of the wife; under the former and opposite to the latter is the present value of the dower right in an estate worth one hundred dollars.

Thus, if the age of the husband be 50 years, and that of the wife 32 years, the present value of the dower, in $ 100, is $ 6,70; so that if the estate be worth $ 10.000, the present value of the dower right would be $ 670.

TABLE, *Showing the Present Value of the Right of Dower of a Married Woman*

Age of the Husband.

Age of the Wife.	16	18	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50	52	Age of the Wife.
16	3.14	3.31	3.49	3.68	3.88	4 10	4.33	4.58	4.85	5.14	5.43	5.73	6.06	6.42	6.81	7.25	7.74	8.42	9.18	16
18	3.06	3.20	3.39	3 57	3.78	3.99	4.27	4.51	4.76	5.03	5.29	5.65	5·99	6.35	6.73	7.08	7.57	8.21	8.96	18
20	2.97	3.11	3.26	3.45	3.66	3.88	4.15	4.38	4.64	4.92	5.15	5.49	5.86	6 22	6.60	6.90	7.38	8.00	8.74	20
22	2.88	3.02	3.16	3.33	3.53	3.77	4.02	4.25	4.46	4.74	5.00	5.33	5.69	6.03	6.43	6.72	7.19	7.79	8.52	22
24	2.79	2.92	3.06	3.23	3.42	3.65	3.89	4.11	4.32	4.57	4.85	5.17	5.52	5.85	6.18	6.54	6.99	7.58	8.30	24
26	2.70	2.82	2.96	3.12	3.31	3.53	3.76	3.97	4.18	4.42	4.70	5.01	5.35	5.66	5.98	6.36	6.79	7.37	8.08	26
28	2.61	2.72	2.86	3.01	3.20	3.41	3.63	3.83	4.03	4.26	4.54	4.84	5.17	5.47	5.78	6.17	6.59	7.15	7.85	28
30	2.52	2.62	2.75	2.90	3.08	3.28	3.50	3.69	3.88	4.10	4.38	4.66	4.99	5.28	5.58	5.96	6.38	6.93	7.61	30
32	2.43	2.52	2.64	2.79	2.96	3.15	3.37	3 55	3.73	3.94	4.21	4.48	4.80	5.09	5.38	5.74	6.16	6.70	7.36	32
34	2.33	2.42	2.53	2 68	2.84	3.02	3.23	3.40	3.57	3.78	4.03	4.30	4.60	4.88	5.17	5.51	5.92	6.45	7.10	34
36	2.23	2.32	2.42	2.56	2 72	2.89	3.09	3.25	3.41	3.61	3.85	4.11	4.40	4.66	4.94	5.26	5.66	6.18	6.83	36
38	2.13	2.21	2.31	2.44	2.59	2.76	2.95	3.10	3.25	3.44	3.67	3.92	4.19	4.44	4.70	5.00	5 39	5.90	6.53	38
40	2.03	2.10	2.20	2.32	2.46	2.62	2.81	2.95	3.09	3 27	3.49	3.72	3.98	4.22	4.46	4.74	5.11	5.61	6.22	40
42	1.92	1.99	2.09	2.20	2.33	2.48	2.67	2 79	2.93	3.10	3.30	3.52	3.76	3.99	4.22	4.48	4.83	5.31	5.90	42
44	1.82	1.88	1.98	2.07	2 20	2.34	2.52	2.63	2.76	2.92	3.11	3.32	3.54	3.75	3.98	4.22	4.55	4 99	5.57	44
46	1.71	1.77	1.87	1.94	2.06	2.21	2.37	2.47	2.59	2.73	2.92	3.12	3.32	3.50	3.71	3.96	4.26	4.67	5.22	46
48	1.59	1.66	1.74	1.85	1.95	2.10	2.22	2.31	2.42	2.54	2.76	2.91	3.10	3.25	3.44	3.71	3 97	4.35	4.85	48
50	1.40	1.50	1.60	1.71	1.81	1.92	2.03	2.15	2.24	2.35	2.56	2.71	2.87	3.00	3.17	3.49	3.75	4.03	4.48	50
52	1.28	1.35	1.45	1.54	1.64	1.74	1.84	1.95	2.06	2.18	2.31	2.45	2.60	2.76	2.90	3.18	3.46	3.78	4.12	52
54	1.20	1.29	1.33	1.40	1.49	1.58	1.67	1.77	1.87	1.97	2.08	2.21	2.34	2.48	2.63	2.81	3.05	3.37	3.77	54
56	1.11	1.17	1.23	1.30	1.37	1.44	1.52	1.61	1.70	1.79	1.89	1.99	2.10	2.22	2.35	2.50	2.72	3 00	3.36	56
58	0.96	1.03	1.10	1.17	1.24	1.32	1.40	1.48	1.56	1.64	1.72	1.81	1.90	2.00	2.11	2.24	2.39	2.59	2.87	58
60	0.82	0.89	0.96	1.03	1.10	1.17	1.24	1.32	1.40	1.48	1.56	1.65	1.74	1.84	1.95	2.07	2.20	2 35	2.57	60
62	0.73	0.79	0.85	0.91	0.97	1.03	1.09	1.16	1.23	1.30	1.37	1.45	1.54	1.63	1.73	1.85	1.99	2.17	2.38	62
64	0.68	0.72	0 77	0.82	0.87	0.92	0.97	1.03	1.09	1.16	1.23	1.30	1.37	1.44	1.51	1.61	1.75	1.93	2.15	64
66	0.64	0.67	0.70	0.74	0.78	0.82	0.87	0.92	0.97	1.02	1.08	1.13	1.19	1.25	1.31	1.37	1.47	1.63	1.85	66
68	0.53	0.57	0.61	0.65	0.69	0.73	0.78	0.82	0.86	0.91	0.96	1.01	1.06	1.10	1.15	1.20	1.25	1.36	1.54	68
70	0.42	0.46	0.50	0.54	0.58	0.62	0.66	0.70	0.74	0.78	0.83	0.87	0.92	0.97	1.02	1.07	1.12	1.17	1.27	70
72	0.35	0.38	0.41	0.44	0.47	0.50	0.53	0.57	0.61	0.65	0.69	0.73	0.77	0.81	0.85	0.90	0.96	1.03	1.11	72
74	0.32	0.34	0.37	0.38	0.40	0.43	0.46	0 49	0.52	0.55	0.58	0.61	0.64	0.68	0.71	0.75	0.86	0.89	0.98	74
76	0.30	0.32	0 33	0 35	0.36	0.38	0.40	0.42	0.45	0.48	0.51	0.53	0.56	0.58	0.60	0.63	0.67	0.73	0.82	76
78	0.25	0.26	0.28	0.30	0.32	0.34	0.36	0.38	0.40	0.43	0.45	0.47	0.49	0.50	0 52	0.53	0.55	0.60	0.68	78
80	0.21	0.22	0.23	0.24	0.26	0.28	0.30	0.32	0.34	0.36	0.38	0.41	0.43	0.44	0.46	0.47	0.48	0.50	0.55	80
82	0.17	0.18	0.19	0.20	0.21	0.22	0.23	0.25	0.27	0.29	0.32	0.34	0.36	0.38	0.40	0.41	0.43	0.45	0.47	82
84	0.15	0.15	0.16	0.17	0.17	0.18	0.19	0.21	0.23	0.24	0.25	0.27	0.29	0.30	0.32	0.34	0.37	0.40	0.42	84
86	0.13	0.13	0.14	0 14	0.15	0.16	0.17	0 18	0.19	0.20	0.21	0.22	0.23	0.25	0.26	0.27	0.29	0.32	0.36	86
88	0.11	0.12	0.12	0.13	0.14	0 15	0.16	0.17	0.18	0.19	0.20	0.21	0 21	0.22	0.22	0.23	0.24	0 26	0.30	88
90	0.10	0.10	0.11	0 11	0.12	0.13	0.14	0.15	0.16	0.17	0.18	0.19	0.20	0.21	0 21	0.22	0.22	0.23	0.25	90
	16	18	20	22	24	26	28	30	32	34	36	38	40	42	44	46	48	50	52	

Age of the Husband.

in an Estate worth $100, provided she survives her Husband; — by the Carlisle Tables.

Age of the Husband.

Age of the Wife.	54	56	58	60	62	64	66	68	70	72	74	76	78	80	82	84	86	88	90	Age of the Wife.
16	9.93	10.69	11.62	12.48	13.20	13.86	14.67	15.63	16.62	17.74	18.53	19.27	19.93	20.78	21.36	22.10	22.79	23.28	23.79	16
18	9.71	10.51	11.40	12.24	12.96	13.63	14.45	15.39	16.41	17.51	18.31	19.03	19.70	20.48	21.13	21.86	22.54	23.00	23.51	18
20	9.49	10.30	11.18	12 03	12.72	13 40	14.22	15.15	16.18	17.26	18.08	18.78	19 45	20 18	20.89	21.62	22.28	22.72	23.24	20
22	9.27	10.09	10.95	11.80	12.48	13.17	13.98	14.90	15.93	16.99	17.85	18.56	19.18	19.87	20.64	21.34	22.01	22.43	22.96	22
24	9.05	9.86	10.71	11.56	12.23	12.94	13.73	14.63	15.66	16.74	17.60	18.25	18.89	19.57	20.37	21.05	21.72	22.13	22.66	24
26	8.83	9.62	10.47	11.30	11.97	12.69	13.46	14.35	15.37	16.46	17.34	17.96	18.58	19.26	20.08	20.77	21.42	21.82	22.34	26
28	8.60	9.37	10.22	11.03	11.70	12.42	13.18	14.05	15.06	16.15	17.06	17.66	18.25	18.96	19.76	20.47	21.10	21.49	22.01	28
30	8.35	9.11	9.96	10.75	11.42	12.13	12.88	13.74	14.74	15.82	16.75	17.34	17.91	18.65	19.42	20.14	20.77	21.15	21.66	30
32	8.08	8.84	9.69	10.46	11.13	11.82	12.57	13.42	14.41	15.48	16.40	17.00	17.56	18.32	19.05	19.78	20.42	20.80	21.30	32
34	7.80	8.56	9.40	10.15	10.82	11.50	12.25	13 09	14.07	15.12	16.01	16.65	17.20	17.96	18.67	19.39	20.05	20.43	20.92	34
36	7.51	8.26	9.08	9.82	10.49	11.16	11.92	12.75	13.71	14.74	15.62	16.28	16.84	17.57	18.27	19.00	19 67	20.05	20.52	36
38	7.21	7.95	8.75	9.48	10.13	10.80	11.57	12.39	13.33	14.34	15.22	15.89	16.47	17.15	17.86	18.59	19.27	19.65	20.10	38
40	6.89	7.62	8.41	9.13	9.76	10.42	11.19	12.00	12.93	13.93	14.80	15.47	16.07	16.72	17.44	18.16	18.85	19.23	19.67	40
42	6.56	7.27	8.04	8.76	9.37	10.02	10.78	11.58	12.50	13.52	14.37	15.03	15.63	16.26	16.99	17.70	18.40	18.78	19.21	42
44	6.21	6.91	7.65	8 37	8.96	9.60	10.34	11.13	12.04	13.08	13.92	14.56	15.15	15.76	16.51	17.22	17.92	18.29	18.71	44
46	5.84	6 53	7.25	7.95	8.52	9.15	9.87	10 65	11.54	12.59	13.52	14.06	14.63	15.22	15.97	16.70	17 38	17.77	18.16	46
48	5.45	6.10	6.84	7.49	8.04	8.66	9.37	10.15	11.00	12.03	12.72	13.50	14.07	14.65	15.36	16 10	16.74	17.20	17.57	48
50	5.05	5.64	6.17	7.01	7.52	8.12	8.83	9.61	10.43	11.39	11.90	12.87	13.28	14.05	14.68	15.41	16.00	16.49	16.96	50
52	4.63	5.22	5.56	6.22	6.97	7.54	8.24	9.02	9.82	10.68	11.27	12.16	12.68	13.32	13.94	14.63	15.16	15.75	16.33	52
54	4.21	4.78	5.18	5.72	6.30	6.92	7.59	8.37	9.18	9.97	10.72	11.37	12.20	12.81	13.33	13.77	14.37	14 97	15.60	54
56	3.80	4 30	4 81	5.33	5.85	6.37	6.89	7.68	8.48	9.26	9.62	10.50	11.30	12.01	12.62	13.12	13.53	14.00	14.61	56
58	3.27	3.79	4.39	4.96	5.50	6.00	6.46	6.89	7.77	8.56	8.64	9.37	10.19	10.90	11.52	12.06	12.55	13 00	13 62	58
60	2.89	3.31	3.83	4 41	4.95	5.47	5.98	6.48	6.98	7.85	8.08	8.69	9.33	9.99	10.63	11.23	11.77	12.23	12.59	60
62	2.64	2.97	3.36	3.82	4.33	4.87	5.43	6.00	6.57	7.15	7.72	8.28	8.83	9.36	9.87	10.37	10.86	11.34	11.65	62
64	2.41	2.70	3.03	3.39	3.78	4.22	4.71	5.25	5.84	6.47	7.14	7.76	8.33	8.84	9.30	9.70	10.05	10.37	10.80	64
66	2.12	2.43	2.74	3.06	3.39	3.74	4.12	4.55	5.04	5.60	6.22	6.88	7.49	8.05	8.56	9.02	9.45	9.87	9.95	66
68	1.79	2.09	2.44	2.77	3.07	3.38	3.69	4.02	4.39	4.82	5.32	5.89	6.51	7.08	7.61	8.08	8.50	8.89	9.15	68
70	1.43	1.67	1.98	2.36	2.70	3.01	3.32	3.65	3.94	4.27	4.65	5.09	5.59	6.15	6.66	7.12	7.55	7.95	8.33	70
72	1.22	1.36	1.57	1.85	2.17	2.50	2.84	3.18	3.53	3.88	4.24	4.61	4.99	5.38	5.77	6.23	6.69	7.15	7.47	72
74	1.08	1.20	1.35	1.54	1.77	2.03	2.33	2.67	3.05	3.43	3.77	4.11	4.45	4.80	5.15	5.49	5.82	6.24	6 55	74
76	0.94	1.09	1.25	1.42	1.59	1.76	1.94	2.16	2.43	2.76	3.15	3.60	4.00	4.35	4.70	5.03	5.34	5.64	5.93	76
78	0.79	0.94	1.12	1.29	1.45	1.60	1.75	1 90	2.08	2.31	2.61	2.98	3.40	3.78	4.13	4.46	4.76	5.04	5.32	78
80	0.64	0.77	0.94	1.10	1 26	1.41	1.56	1.71	1.87	2.06	2.28	2.54	2.85	3.20	3.53	3.85	4.16	4.46	4.75	80
82	0.52	0.60	0.71	0.84	1.00	1.16	1.33	1.50	1.68	1.87	2.07	2.29	2.52	2.75	2.99	3.28	3.50	3.72	3.93	82
84	0.45	0.50	0.58	0.68	0.79	0.90	1.03	1.18	1.36	1.57	1.81	2.04	2 25	2.45	2 63	2.80	2.97	3.14	3.30	84
86	0.40	0.45	0 51	0.58	0.66	0.74	0.83	0.94	1.08	1.25	1.44	1.66	1.88	2.09	2.29	2.48	2.65	2.81	2.97	86
88	0.35	0.41	0.48	0.55	0.62	0.69	0.76	0.83	0.92	1 04	1.20	1.39	1.59	1.79	1.98	2.17	2.35	2.53	2.71	88
90	0.29	0.35	0.42	0.51	0.60	0.68	0.75	0.81	0.87	0.96	1.08	1.23	1.40	1.57	1.74	1.92	2.11	2.30	2.48	90
	54	56	58	60	62	64	66	68	70	72	74	76	78	80	82	84	86	88	90	

Age of the Husband.